

## **LISTING OF THE CLAIMS**

1. A method, comprising:

storing, in at least one database within a portable first computing device, financial transaction data and budgetary data;

evaluating said transaction data using said budgetary data to determine at least whether a transaction value exceeds a budgetary constraint;

displaying, upon a display device, a message indicative of the results of said evaluation;  
and

periodically synchronizing said at least one database of said portable computing device with at least one corresponding database within a second computing device, each of said first and second computing devices cooperating to track expenditures associated with at least one budgetary item.

2. The method of claim 1, further comprising:

generating, at one of said first and second computing devices operating as a master computing device, a report indicative of transaction patterns associated with at least said first and second computing devices.

3. The method of claim 1, further comprising:

storing, in one of said first computing device and second computing device, accounts data including information pertaining to accessible financial accounts, said accounts database providing available credit or debit amounts to update budgetary data during said step of synchronizing.

4. The method of claim 1, wherein said transaction data comprises a plurality of records, each record comprising at least an account number field, a transaction amount field and a budgetary item identifier field, said account number field identifying a credit or debit account

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funding a respective transaction, said transaction amount field identifying the value of said respective transaction, said budgetary item identifier field identifying the type of said respective transaction.

5. The method of claim 4, wherein each transaction data record further comprises a budget indicator field for indicating whether said respective transaction is appropriate with respect to a corresponding budgetary constraint.

6. The method of claim 3, wherein said accounts data comprises a plurality of records, each record comprising at least an account number field, an account type field, an institution field and an available balance field, said account number field identifying a credit or debit account, said account type field identifying the type of account, said institution field identifying the financial institution associated with said account, and said available balance field identifying an available balance or credit limit associated with said account.

7. The method of claim 1, wherein said budgetary data comprises a plurality of records, each record comprising at least a budgetary item identifier field, an annual budget field and a periodic budget field.

8. The method of claim 7, further comprising:

correlating individual transactions with associated annual budgets via the budgetary item identifier field of the transaction data and accounts data; and

determining whether at least one of the annual and periodic budgets associated with the transaction type are exceeded by a particular transaction.

9. The method of claim 7, wherein the budgetary database further comprises a periodicity field and a fixed/variable payment field.

10. The method of claim 1, further comprising:

in the case of an evaluation indicative of exceeding a budgetary constraint, displaying upon said display device a message indicative of said budgetary constraint being exceeded.

11. The method of claim 4, wherein a transacting entity utilizing one of said first and second computing devices inputs transaction data contemporaneous to effecting said transaction, said displayed message indicating to said transacting entity whether said respective transaction should proceed.

12. A method for managing financial outlays of a plurality of transacting entities, each of said transacting entities having associated with it a respective computing device, each of said computing devices including a respective central processing unit, input device, display device and memory, each memory storing at least a transactions database including data relating to financial transactions and a budgetary database including data relating to budgetary constraints applicable to a plurality of transaction types, said method comprising:

storing, in the transactions database associated with each transacting entity, respective transaction information provided via said respective input device;

evaluating said respective transaction information using respective budgetary database information; and

displaying, on said respective computing device display, information pertaining to said evaluation;

said computing devices being periodically synchronized such that a uniform transactions databases and budgetary databases are updated among said computing devices, said computing devices cooperating to track expenditures associated with at least one budgetary item.

13. The method of claim 12, wherein said transactions data base comprises a plurality of records, each record comprising at least an account number field, a transaction amount field, and a budgetary item identifier field, said account number field identifying a credit or debit account funding a respective transaction, said transaction amount field identifying the value of said

respective transaction, said budgetary item identifier field identifying the type of said respective transaction.

14. The method of claim 13, wherein each transaction data record further comprises a budget indicator field for indicating whether said respective transaction is appropriate with respect to a corresponding budgetary constraint.

15. The method of claim 12, wherein at least one of said computing devices comprises a means for generating negotiable instruments, and wherein the generation of a negotiable instrument comprises a transaction to be stored in the transactions data base.

16. The method of claim 15, wherein:

in response to said step of evaluating indicating that said transaction will exceed a budgetary constraint, said means for generating negotiable instruments is inhibited.

17. A system for managing financial information, comprising:

a plurality of portable computing devices, each of said portable computing devices comprising a central processing unit, an input device and memory, each respective memory including at least a transactions database for storing data relating to financial transactions and a budgetary database for storing data relating to budgetary constraints applicable to a plurality of transaction types, wherein;

one of said computing devices operates as a master device and further includes within its memory an accounts database for storing data relating to accessible financial accounts;

at least two of said computing devices being periodically synchronized via a communications link therebetween such that their respective transactions and budgetary databases are updated to include data input via any one of the synchronized computing devices.

18. The system of claim 17, wherein said respective transactions databases are updated in response to user interaction via said input device.

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19. The system of claim 18, wherein each transaction input to a transactions database is evaluated with respect to constraints defined by a respective budgetary database, said computing device further comprising a display means, for displaying messages indicative of said evaluation.

20. The system of claim 17, wherein said transactions data base comprises a plurality of records, each record comprising at least an account number field, a transaction amount field and a budgetary item identifier field, said account number field identifying a credit or debit account funding a respective transaction, said transaction amount field identifying the value of said respective transaction, said budgetary item identifier field identifying the type of said respective transaction.

21. The system of claim 20, wherein each transaction data record further comprises a budget indicator field for indicating whether said respective transaction is appropriate with respect to a corresponding budgetary constraint.

22. The system of claim 17, wherein said accounts data base comprises a plurality of records, each record comprising at least an account number field, an account type field, an institution field and an available balance field, said account number field identifying a credit or debit account, said account type field identifying the type of account, said institution field identifying the financial institution associated with said account, and said available balance field identifying an available balance or credit limit associated with said account.

23. A financial management apparatus, comprising:

at least one portable computing device for storing financial transaction data and budgetary data, and for receiving and evaluating new financial transaction data according to constraints defined using said budgetary data; and

a docking station, for receiving said at least one portable computing device and synchronizing financial transaction data and budgetary data within said at least one portable computing device to financial transaction data and budgetary data stored in a second computing device communicating with said docking station.